

B6A (Official Form 6A) (12/07)

In re **Richard David Froelicher, III**  
**Kimberly M Froelicher**Case No. \_\_\_\_\_  
(if known)**SCHEDULE A - REAL PROPERTY**

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or Exemption	Amount Of Secured Claim
Homestead -107 Huntington Hill Dr Current Value is derived from purchase price, appraisal, internet, tax assessor value, age, condition and repairs needed, cost of comparable properties, prevailing market and availability.	Warranty Deed w/Deed of T	H	\$150,000.00	\$132,000.00
<b>Total:</b>			<b>\$150,000.00</b>	

(Report also on Summary of Schedules)

In re **Richard David Froelicher, III**  
**Kimberly M Froelicher**

Case No. \_\_\_\_\_  
 (if known)

### SCHEDULE B - PERSONAL PROPERTY

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
1. Cash on hand.	<b>X</b>			
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and home-stead associations, or credit unions, brokerage houses, or cooperatives.		Demand Deposits	-	\$500.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	<b>X</b>			
4. Household goods and furnishings, including audio, video and computer equipment.		Household goods- value is FMV derived from debtor's determination of age, style, used condition, remaining service, cost of comparable items, prevailing market and availability of secondhand shops.	-	\$2,000.00
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.	<b>X</b>			
6. Wearing apparel.		Clothing-value is FMV derived from debtor's determination of age, style, condition, remaining usefulness, cost of comparable secondhand items, prevailing market and availability of thrift or consignment shops.	-	\$1,000.00
7. Furs and jewelry.		Value is FMV derived from debtor's determination of style, fashion, weight, prevailing market and availability and cost of comparable secondhand items at pawnshops and other resellers.	-	\$1,000.00
8. Firearms and sports, photographic, and other hobby equipment.		Pistols	-	\$200.00

In re **Richard David Froelicher, III**  
**Kimberly M Froelicher**

Case No. \_\_\_\_\_  
 (if known)

## SCHEDULE B - PERSONAL PROPERTY

*Continuation Sheet No. 1*

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	<b>X</b>			
10. Annuities. Itemize and name each issuer.	<b>X</b>			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	<b>X</b>			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		Retirement account - 401k Debtor claims FMV	H	\$16,000.00
		Retirement account -401k Debtor claims FMV	W	\$17,000.00
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	<b>X</b>			
14. Interests in partnerships or joint ventures. Itemize.	<b>X</b>			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	<b>X</b>			
16. Accounts receivable.	<b>X</b>			

In re **Richard David Froelicher, III**  
**Kimberly M Froelicher**

Case No. \_\_\_\_\_  
 (if known)

## SCHEDULE B - PERSONAL PROPERTY

*Continuation Sheet No. 2*

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	<b>X</b>			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	<b>X</b>			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	<b>X</b>			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	<b>X</b>			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.		Federal Tax Return -2014	J	\$2,297.00
22. Patents, copyrights, and other intellectual property. Give particulars.	<b>X</b>			
23. Licenses, franchises, and other general intangibles. Give particulars.	<b>X</b>			

In re **Richard David Froelicher, III**  
**Kimberly M Froelicher**

Case No. \_\_\_\_\_  
 (if known)

## SCHEDULE B - PERSONAL PROPERTY

*Continuation Sheet No. 3*

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	<b>X</b>			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2010 Chevy Tahoe; 133,001+ miles; Value determined by NADA book and by client's determination based on present condition.	-	\$15,682.50
		2008 Ford Mustang; 98,000+ miles; Value determined by NADA book and by client's determination based on present condition.	-	\$9,990.00
26. Boats, motors, and accessories.		2008 Yamaha Vstar; Auto -Value determined by NADA book and by client's determination based on present condition.	-	\$2,000.00
		2014 Polaris Sportsman 570; Value determined by NADA book and by client's determination based on present condition.	-	\$3,900.00
		2014 Trailer; Value determined by NADA book and by client's determination based on present condition.	-	\$600.00
27. Aircraft and accessories.	<b>X</b>			
28. Office equipment, furnishings, and supplies.	<b>X</b>			
29. Machinery, fixtures, equipment, and supplies used in business.	<b>X</b>			

**\$72,169.50**

In re **Richard David Froelicher, III**  
**Kimberly M Froelicher**

Case No. \_\_\_\_\_  
 (If known)

### SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:  
 (Check one box)

☐ 11 U.S.C. § 522(b)(2)

☒ 11 U.S.C. § 522(b)(3)

☐ Check if debtor claims a homestead exemption that exceeds  
 \$155,675.\*

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Homestead -107 Huntington Hill Dr Current Value is derived from purchase price, appraisal, internet, tax assessor value, age, condition and repairs needed, cost of comparable properties, prevailing market and availability.	Miss. Code Ann. § 85-3-21	\$18,000.00	\$150,000.00
Household goods- value is FMV derived from debtor's determination of age, style, used condition, remaining service, cost of comparable items, prevailing market and availability of secondhand shops.	Miss. Code Ann. § 85-3-1(a)	\$2,000.00	\$2,000.00
Clothing-value is FMV derived from debtor's determination of age, style, condition, remaining usefulness, cost of comparable secondhand items, prevailing market and availability of thrift or consignment shops.	Miss. Code Ann. § 85-3-1(a)	\$1,000.00	\$1,000.00
Value is FMV derived from debtor's determination of style, fashion, weight, prevailing market and availability and cost of comparable secondhand items at pawnshops and other resellers.	Miss. Code Ann. § 85-3-1(a)	\$1,000.00	\$1,000.00
Pistols	Miss. Code Ann. § 85-3-1(a)	\$200.00	\$200.00
Retirement account - 401k Debtor claims FMV	11 U.S.C. § 522(n)	\$16,000.00	\$16,000.00
Retirement account -401k Debtor claims FMV	11 U.S.C. § 522(n)	\$17,000.00	\$17,000.00
* Amount subject to adjustment on 4/01/16 and every three years thereafter with respect to cases commenced on or after the date of adjustment.		<b>\$55,200.00</b>	<b>\$187,200.00</b>

In re **Richard David Froelicher, III**  
**Kimberly M Froelicher**

Case No. \_\_\_\_\_  
 (If known)

## SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

*Continuation Sheet No. 1*

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Federal Tax Return -2014	Miss. Code Ann. § 85-3-1(j)	\$2,297.00	\$2,297.00
2010 Chevy Tahoe; 133,001+ miles; Value determined by NADA book and by client's determination based on present condition.	Miss. Code Ann. § 85-3-1(a)		\$15,682.50
2008 Ford Mustang; 98,000+ miles; Value determined by NADA book and by client's determination based on present condition.	Miss. Code Ann. § 85-3-1(a)		\$9,990.00
		<b>\$57,497.00</b>	<b>\$215,169.50</b>



B6D (Official Form 6D) (12/07)

In re **Richard David Froelicher, III**  
**Kimberly M Froelicher**Case No. \_\_\_\_\_  
(if known)**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCT #:		-	DATE INCURRED: NATURE OF LIEN: <b>Automobile Title</b> COLLATERAL: <b>2010 Chevy Tahoe; 133,001+ miles; Value determined by</b> REMARKS:				<b>\$18,956.00</b>	<b>\$3,273.50</b>
<b>Capital One Auto Finance</b> <b>3905 Dallas Pkwy</b> <b>Plano, TX 75093</b>			VALUE: <b>\$15,682.50</b>					
ACCT #:		-	DATE INCURRED: NATURE OF LIEN: <b>Automobile Title</b> COLLATERAL: <b>2008 Ford Mustang; 98,000+ miles; Value determined by</b> REMARKS:				<b>\$13,735.00</b>	<b>\$3,745.00</b>
<b>CarMax</b> <b>POB 440609</b> <b>Kennesaw, GA 30160</b>			VALUE: <b>\$9,990.00</b>					
ACCT #:		-	DATE INCURRED: NATURE OF LIEN: <b>Automobile Title</b> COLLATERAL: <b>2014 Polaris Sportsman 570; Value determined by</b> REMARKS:				<b>\$6,000.00</b>	<b>\$2,100.00</b>
<b>Sheffield Financial</b> <b>POB 890012</b> <b>Charlotte, NC 28289</b>			VALUE: <b>\$3,900.00</b>					
ACCT #:		-	DATE INCURRED: NATURE OF LIEN: <b>Mortgage</b> COLLATERAL: <b>Homestead -107 Huntington Hill Dr</b> REMARKS:				<b>\$132,000.00</b>	
<b>Trustmark Loan Operations</b> <b>POB 1182</b> <b>Jackson, MS 39205</b>			VALUE: <b>\$150,000.00</b>					
Subtotal (Total of this Page) >							<b>\$170,691.00</b>	<b>\$9,118.50</b>
Total (Use only on last page) >								

1 continuation sheets attached(Report also on  
Summary of  
Schedules.)(If applicable,  
report also on  
Statistical  
Summary of  
Certain Liabilities  
and Related  
Data.)

<b>\$3,300.00</b>	<b>\$1,300.00</b>
<b>\$173,991.00</b>	<b>\$10,418.50</b>
(Report also on Summary of Schedules.)	(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

B6E (Official Form 6E) (04/13)

In re **Richard David Froelicher, III**  
**Kimberly M Froelicher**Case No. \_\_\_\_\_  
(If Known)**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.**TYPES OF PRIORITY CLAIMS** (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)☒ **Domestic Support Obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$12,475\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$6,150\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ **Deposits by individuals**

Claims of individuals up to \$2,775\* for deposits for the purchase, lease or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

☒ **Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ **Claims for Death or Personal Injury While Debtor Was Intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

☐ **Administrative allowances under 11 U.S.C. Sec. 330**

Claims based on services rendered by the trustee, examiner, professional person, or attorney and by any paraprofessional person employed by such person as approved by the court and/or in accordance with 11 U.S.C. §§ 326, 328, 329 and 330.

*\* Amounts are subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.*2 continuation sheets attached

B6E (Official Form 6E) (04/13) - Cont.

In re **Richard David Froelicher, III**  
**Kimberly M Froelicher**Case No. \_\_\_\_\_  
(If Known)**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**

TYPE OF PRIORITY	Taxes and Certain Other Debts Owed to Governmental Units
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CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCT #:		DATE INCURRED: CONSIDERATION: <b>Notice Only</b> REMARKS:						
<b>IRS</b> <b>POB 7346</b> <b>Philadelphia, PA 19101</b>	-					<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>Representing:</b> <b>IRS</b>		<b>IRS c/o US Attorney</b> <b>501 E Court St #4.430</b> <b>Jackson, MS 39201</b>				<b>Notice Only</b>	<b>Notice Only</b>	<b>Notice Only</b>
<b>Representing:</b> <b>IRS</b>		<b>IRS Centralized Insolvency Unit</b> <b>POB 21126</b> <b>Philadelphia, PA 19114</b>				<b>Notice Only</b>	<b>Notice Only</b>	<b>Notice Only</b>
ACCT #:		DATE INCURRED: CONSIDERATION: <b>Taxes</b> REMARKS:						
<b>MS Dept of Revenue-Bankruptcy</b> <b>POB 22808</b> <b>Jackson, MS 39225</b>	-					<b>\$2,147.00</b>	<b>\$2,147.00</b>	<b>\$0.00</b>

Sheet no. 1 of 2 continuation sheets  
attached to Schedule of Creditors Holding Priority Claims**Subtotals (Totals of this page) >****Total >****(Use only on last page of the completed Schedule E.  
Report also on the Summary of Schedules.)****Totals >****(Use only on last page of the completed Schedule E.  
If applicable, report also on the Statistical Summary  
of Certain Liabilities and Related Data.)****\$2,147.00      \$2,147.00      \$0.00**

B6E (Official Form 6E) (04/13) - Cont.

In re **Richard David Froelicher, III**  
**Kimberly M Froelicher**Case No. \_\_\_\_\_  
(If Known)**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**

<b>TYPE OF PRIORITY</b>	Domestic Support Obligations
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CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCT #:		DATE INCURRED:						
<b>Nicole Froelicher</b> <b>724 Ann St #D-1</b> <b>Brookhaven, MS 39601</b>	<b>H</b>	CONSIDERATION: <b>Child Support</b> REMARKS: <b>Current</b>				<b>\$500.00</b>	<b>\$500.00</b>	<b>\$0.00</b>

Sheet no. 2 of 2 continuation sheets  
attached to Schedule of Creditors Holding Priority Claims**Subtotals (Totals of this page) >****Total >****(Use only on last page of the completed Schedule E.  
Report also on the Summary of Schedules.)****Totals >****(Use only on last page of the completed Schedule E.  
If applicable, report also on the Statistical Summary  
of Certain Liabilities and Related Data.)****\$500.00****\$2,647.00****\$500.00****\$2,647.00****\$0.00****\$0.00**

B6F (Official Form 6F) (12/07)

In re **Richard David Froelicher, III**  
**Kimberly M Froelicher**Case No. \_\_\_\_\_  
(if known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: <b>ACS Student Loans</b> <b>Bankruptcy Notice Dept</b> <b>POB 7051</b> <b>Utica, NY 13504</b>	<b>H</b>	DATE INCURRED: CONSIDERATION: <b>Student Loan</b> REMARKS:				<b>\$20,000.00</b>
ACCT #: <b>American Arbitration Assoc</b> <b>120 Broadway Floor 21</b> <b>New York, NY 10271</b>	-	DATE INCURRED: CONSIDERATION: <b>Notice Only</b> REMARKS:				<b>\$0.00</b>
<b>Representing:</b> <b>American Arbitration Assoc</b>		<b>AmRent Consumer Relations</b> <b>POB 3027</b> <b>Pittsburgh, PA 15230</b>				<b>Notice Only</b>
<b>Representing:</b> <b>American Arbitration Assoc</b>		<b>Equifax Info Services</b> <b>POB 740241</b> <b>Atlanta, GA 30374</b>				<b>Notice Only</b>
<b>Representing:</b> <b>American Arbitration Assoc</b>		<b>Experian</b> <b>POB 2002</b> <b>Allen, TX 75013</b>				<b>Notice Only</b>
<b>Representing:</b> <b>American Arbitration Assoc</b>		<b>JAMS</b> <b>1920 Main St #300</b> <b>Irvine, CA 92614</b>				<b>Notice Only</b>
<b>Subtotal &gt;</b>						<b>\$20,000.00</b>
<b>Total &gt;</b>						

(Use only on last page of the completed Schedule F.)  
(Report also on Summary of Schedules and, if applicable, on the  
Statistical Summary of Certain Liabilities and Related Data.)

5 continuation sheets attached

B6F (Official Form 6F) (12/07) - Cont.

In re **Richard David Froelicher, III**  
**Kimberly M Froelicher**Case No. \_\_\_\_\_  
(if known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
<b>Representing: American Arbitration Assoc</b>		<b>Transunion POB 2000, 2 Baldwin PI Crum Lynne, PA 19022</b>				<b>Notice Only</b>
ACCT #: <b>Anytime Fitness 4924 I55N #107 Jackson, MS 39211</b>	-	DATE INCURRED: CONSIDERATION: <b>Open Account</b> REMARKS:				<b>Unknown</b>
ACCT #: <b>BancorpSouth Credit Card Services POB 3370 Tupelo, MS 38803</b>	-	DATE INCURRED: CONSIDERATION: <b>Credit Card</b> REMARKS: <b>I dispute standing and amount as to fees, penalties, etc.</b>			X	<b>\$1,952.00</b>
ACCT #: <b>BancorpSouth Legal Notices 525 E Capital Street Jackson, MS 39206</b>	-	DATE INCURRED: CONSIDERATION: <b>Overdraft</b> REMARKS:				<b>\$500.00</b>
ACCT #: <b>Capital One Card Services POB 30285 Salt Lake City, UT 84130</b>	-	DATE INCURRED: CONSIDERATION: <b>Credit Card</b> REMARKS: <b>I dispute standing and amount as to fees, penalties, etc.</b>			X	<b>\$9,000.00</b>
ACCT #: <b>CareCredit Bankruptcy Dept POB 103106 Roswell, GA 30076</b>	-	DATE INCURRED: CONSIDERATION: <b>Credit Card</b> REMARKS: <b>I dispute standing and amount as to fees, penalties, etc.</b>			X	<b>\$6,724.00</b>

Sheet no. 1 of 5 continuation sheets attached to  
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal &gt;

**\$18,176.00**

Total &gt;

(Use only on last page of the completed Schedule F.)  
(Report also on Summary of Schedules and, if applicable, on the  
Statistical Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re **Richard David Froelicher, III**  
**Kimberly M Froelicher**Case No. \_\_\_\_\_  
(if known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: <b>Certegy Check Services</b> <b>POB 30296</b> <b>Tampa, FL 33630</b>	-	DATE INCURRED: CONSIDERATION: <b>Notice Only</b> REMARKS:				<b>\$0.00</b>
<b>Representing:</b> <b>Certegy Check Services</b>		<b>ChexSystems</b> <b>7805 Hudson Rd #100</b> <b>Saint Paul, MN 55125</b>				<b>Notice Only</b>
<b>Representing:</b> <b>Certegy Check Services</b>		<b>Early Warning Services</b> <b>16552 N 90th St</b> <b>Scottsdale, AZ 85260</b>				<b>Notice Only</b>
<b>Representing:</b> <b>Certegy Check Services</b>		<b>Telecheck</b> <b>5251 Westheimer</b> <b>Houston, TX 77056</b>				<b>Notice Only</b>
ACCT #: <b>Chase Card Services</b> <b>POB 15298</b> <b>Wilmington, DE 19850</b>	-	DATE INCURRED: CONSIDERATION: <b>Credit Card</b> REMARKS: <b>I dispute standing and amount as to fees, penalties, etc.</b>			X	<b>\$2,700.00</b>
ACCT #: <b>Credit One Bankruptcy Notices</b> <b>POB 98873</b> <b>Las Vegas, NV 89193</b>	-	DATE INCURRED: CONSIDERATION: <b>Credit Card</b> REMARKS: <b>I dispute standing and amount as to fees, penalties, etc.</b>			X	<b>\$306.00</b>

Sheet no. 2 of 5 continuation sheets attached to  
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal &gt;

**\$3,006.00**

Total &gt;

(Use only on last page of the completed Schedule F.)  
(Report also on Summary of Schedules and, if applicable, on the  
Statistical Summary of Certain Liabilities and Related Data.)



B6F (Official Form 6F) (12/07) - Cont.

In re **Richard David Froelicher, III**  
**Kimberly M Froelicher**Case No. \_\_\_\_\_  
(if known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: <b>Discover Credit Card</b> <b>POB 30943</b> <b>Salt Lake City, UT 84130</b>	-	DATE INCURRED: CONSIDERATION: <b>Credit Card</b> REMARKS: <b>I dispute standing and amount as to fees, penalties, etc.</b>			X	<b>\$8,000.00</b>
ACCT #: <b>Highland Endodontics</b> <b>1 Woodgreen Pl #100</b> <b>Madison, MS 39110</b>	-	DATE INCURRED: CONSIDERATION: <b>Medical</b> REMARKS:				<b>\$1,800.00</b>
ACCT #: <b>Mastercard</b> <b>POB 672051</b> <b>Dallas, TX 75267</b>	-	DATE INCURRED: CONSIDERATION: <b>Credit Card</b> REMARKS: <b>I dispute standing and amount as to fees, penalties, etc.</b>			X	<b>\$5,000.00</b>
ACCT #: <b>MEA Clinics Collection Dept</b> <b>935 Hwy 51</b> <b>Madison, MS 39110</b>	-	DATE INCURRED: CONSIDERATION: <b>Medical</b> REMARKS:				<b>Unknown</b>
ACCT #: <b>Nelnet Student Loan</b> <b>Bankruptcy Notices</b> <b>3015 S Parker Rd #425</b> <b>Aurora, CO 80014</b>	H	DATE INCURRED: CONSIDERATION: <b>Student Loan</b> REMARKS:				<b>\$20,000.00</b>
ACCT #: <b>Nelnet Student Loan Services</b> <b>121 S 13th St</b> <b>Lincoln, NE 68508</b>	W	DATE INCURRED: CONSIDERATION: <b>Student Loan</b> REMARKS:				<b>\$3,300.00</b>

Sheet no. 3 of 5 continuation sheets attached to  
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal &gt;

**\$38,100.00**

Total &gt;

(Use only on last page of the completed Schedule F.)  
(Report also on Summary of Schedules and, if applicable, on the  
Statistical Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re **Richard David Froelicher, III**  
**Kimberly M Froelicher**Case No. \_\_\_\_\_  
(if known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: <b>Sirius XM Satellite Radio</b> <b>POB 830203</b> <b>Baltimore, MD 21284</b>	-	DATE INCURRED: CONSIDERATION: <b>Open account</b> REMARKS:				<b>\$40.00</b>
ACCT #: <b>State Farm Bankruptcy Notices</b> <b>POB 2327</b> <b>Bloomington, IL 61702</b>	-	DATE INCURRED: CONSIDERATION: <b>Credit Card</b> REMARKS: <b>I dispute standing and amount as to fees, penalties, etc.</b>			X	<b>\$3,073.00</b>
ACCT #: <b>Sterling Jewelers</b> <b>dba Kay Jewelers</b> <b>113 1/2 S Main St</b> <b>Akron, OH 44308</b>	-	DATE INCURRED: CONSIDERATION: <b>Credit Card</b> REMARKS: <b>I dispute standing and amount as to fees, penalties, etc.</b>			X	<b>\$2,978.00</b>
ACCT #: <b>Student Loans c/o US Attorney</b> <b>501 E Court St #4.430</b> <b>Jackson, MS 39201</b>	-	DATE INCURRED: CONSIDERATION: <b>Student Loan</b> REMARKS:				<b>\$0.00</b>
<b>Representing:</b> <b>Student Loans c/o US Attorney</b>		<b>Student Loans c/o US Attorney DC</b> <b>555 4th Street NW</b> <b>Washington, DC 20530</b>				<b>Notice Only</b>
ACCT #: <b>Tower Loan</b> <b>POB 180519</b> <b>Richland, MS 39218</b>	-	DATE INCURRED: CONSIDERATION: <b>Lawsuit/Judgment</b> REMARKS:				<b>\$800.00</b>

Sheet no. 4 of 5 continuation sheets attached to  
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal &gt;

**\$6,891.00**

Total &gt;

(Use only on last page of the completed Schedule F.)  
(Report also on Summary of Schedules and, if applicable, on the  
Statistical Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re **Richard David Froelicher, III**  
**Kimberly M Froelicher**Case No. \_\_\_\_\_  
(if known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: <b>Trace Apartments</b> <b>340 Arbor Dr</b> <b>Ridgeland, MS 39157</b>	-	DATE INCURRED: CONSIDERATION: <b>Rent</b> REMARKS:				<b>\$2,921.00</b>
<b>Representing:</b> <b>Trace Apartments</b>		<b>MARS Inc</b> <b>5810 E Skelly Dr #200</b> <b>Tulsa, OK 74135</b>				<b>Notice Only</b>
Sheet no. <b>5</b> of <b>5</b> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						<b>Subtotal &gt;</b> <b>\$2,921.00</b>
						<b>Total &gt;</b> <b>\$89,094.00</b>

(Use only on last page of the completed Schedule F.)  
(Report also on Summary of Schedules and, if applicable, on the  
Statistical Summary of Certain Liabilities and Related Data.)

## Attachment to Schedule D - Secured Claims, Schedule E - Priority Claims, and Schedule F - Unsecured Claims

Any failure to designate a claim listed on the debtor's schedules as "disputed," "contingent" or "unliquidated" does not constitute an admission by the debtor that such amount is not "disputed," "contingent" or "unliquidated". The debtor reserves the right to dispute, or to assert setoff rights, counter-claims or defenses to, any claim reflected on the Schedules as to amount, liability or classification, or to otherwise subsequently designate any claim as "disputed," "contingent" or "unliquidated". Additionally, the dollar amounts of claims listed may be exclusive of contingent and additional unliquidated amounts.

Further, the claims of individual creditors for, among other things, merchandise, goods, services, or taxes are listed as the amounts entered on the debtor's records and may not reflect credits or allowances due from such creditors to the debtor.

The descriptions provided are intended only to be a summary. Reference to the applicable credit agreements and related documents is necessary for a complete description of the collateral and the nature, extent and priority of any liens. Nothing herein shall be deemed a modification or interpretation of the terms of such agreements.

In reviewing and signing the Schedules and Statements, the debtor has necessarily used the correspondence, statements, information and representations of one or more of the creditors, debt collectors, debt buyers, collection attorneys, servicers, default servicers, master servicers, primary servicers and other entities and parties. The debtor has not been able to personally verify the accuracy of each such statement and representation, including statements and representations concerning amounts owed to creditors and their addresses and whether or not such claims are duly perfected as secured claims.

The debtor may not have set forth all causes of action against all third parties as assets in its Schedules and Statement of Financial Affairs since said causes of action are not apparent or known to the debtor at this time. The debtor reserves all of his or her rights with respect to any causes of action and neither this Attachment nor the Schedules and Statements shall be deemed a waiver of any such causes of action or an admission of the validity of any scheduled claim.

Although the debtor has scheduled the claims of various creditors as secured claims, the debtor reserves all rights to dispute or challenge the secured nature of any such creditor's claim or the characterization of the structure of any such transaction, or any document or instrument, related to such creditor's claim. The debtor also reserves the right to challenge the standing of any party to assert a claim and whether or not any party is the real party in Interest with respect to such claim.

Except as otherwise agreed in accordance with a stipulation or agreed order or any other order entered by the Bankruptcy Court, the debtor reserves the rights to dispute or challenge the validity, perfection or immunity from avoidance of any lien purported to be granted or perfected in any specific asset to a secured creditor listed on Schedule D. With respect to any type of securitized trust, the debtor reserves the right to challenge or dispute the formation of said trust and whether or not the assets in the trust were properly transferred, sold, assigned and negotiated from the originators in an unbroken chain of transfers, sales, assignments and negotiations to the said trust.

In certain instances, the debtor may be a co-obligor, co-mortgagor or guarantor with respect to scheduled claims, and no claim scheduled on Schedules D, E, and F, is intended to acknowledge claims of creditors that are otherwise satisfied or discharged by other individuals or entities.

Pursuant to §1322(b)(7) the debtor specifically rejects any and all executory contracts and contractual provisions with any other party or entity listed on the chapter 13 plan and/or schedules D, E, F, and G, which could or may impose on the debtor and/or the chapter 13 trustee any duty, requirement or obligation to submit any and all claims, demands, or causes of action of the debtor to any form of binding arbitration or alternative dispute resolution whether arising under the Federal Arbitration Act or any state rule, statute, or regulation.

B6G (Official Form 6G) (12/07)

In re **Richard David Froelicher, III**  
**Kimberly M Froelicher**

Case No. \_\_\_\_\_  
(if known)

## SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases of contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☒ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

B6H (Official Form 6H) (12/07)

In re **Richard David Froelicher, III**  
**Kimberly M Froelicher**Case No. \_\_\_\_\_  
(if known)**SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☒ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

**Fill in this information to identify your case:**

Debtor 1	<b>Richard</b>	<b>David</b>	<b>Froelicher, III</b>
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	<b>Kimberly</b>	<b>M</b>	<b>Froelicher</b>
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: <b>SOUTHERN DISTRICT OF MISSISSIPPI</b>			
Case number (if known)	_____		

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing post-petition chapter 13 income as of the following date:

MM / DD / YYYY

**Official Form B 6I****Schedule I: Your Income****12/13**

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

**Part 1: Describe Employment****1. Fill in your employment information.**

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

**Employment status****Occupation****Employer's name****Employer's address****Debtor 1**

- ☒ Employed  
☐ Not employed

**Collections Manager****All American Check Cashing****505 Cobblestone Ct**  
Number Street**Madison MS 39110**  
City State Zip CodeHow long employed there? **5 months****Debtor 2 or non-filing spouse**

- ☒ Employed  
☐ Not employed

**Insurance Agent****Direct General Agency****1281 Murfreesboro Rd**  
Number Street**Nashville TN 37217**  
City State Zip Code**2 months****Part 2: Give Details About Monthly Income**

**Estimate monthly income as of the date you file this form.** If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

	For Debtor 1	For Debtor 2 or non-filing spouse
<b>2. List monthly gross wages, salary, and commissions</b> (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	<b>2. \$3,999.99</b>	<b>\$2,149.83</b>
<b>3. Estimate and list monthly overtime pay.</b>	<b>3. + \$0.00</b>	<b>\$0.00</b>
<b>4. Calculate gross income.</b> Add line 2 + line 3.	<b>4. \$3,999.99</b>	<b>\$2,149.83</b>

Debtor 1 **Richard** **David** **Froelicher, III** Case number (if known) \_\_\_\_\_  
 First Name Middle Name Last Name

	For Debtor 1	For Debtor 2 or non-filing spouse
Copy line 4 here ..... → 4.	<b>\$3,999.99</b>	<b>\$2,149.83</b>
<b>5. List all payroll deductions:</b>		
5a. Tax, Medicare, and Social Security deductions	5a. <b>\$825.46</b>	<b>\$269.29</b>
5b. Mandatory contributions for retirement plans	5b. <b>\$0.00</b>	<b>\$0.00</b>
5c. Voluntary contributions for retirement plans	5c. <b>\$0.00</b>	<b>\$0.00</b>
5d. Required repayments of retirement fund loans	5d. <b>\$0.00</b>	<b>\$0.00</b>
5e. Insurance	5e. <b>\$22.62</b>	<b>\$0.00</b>
5f. Domestic support obligations	5f. <b>\$0.00</b>	<b>\$0.00</b>
5g. Union dues	5g. <b>\$0.00</b>	<b>\$0.00</b>
5h. Other deductions. Specify: _____	5h. + <b>\$0.00</b>	<b>\$0.00</b>
<b>6. Add the payroll deductions.</b> Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h.	6. <b>\$848.08</b>	<b>\$269.29</b>
<b>7. Calculate total monthly take-home pay.</b> Subtract line 6 from line 4.	7. <b>\$3,151.91</b>	<b>\$1,880.54</b>
<b>8. List all other income regularly received:</b>		
8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a. <b>\$0.00</b>	<b>\$0.00</b>
8b. Interest and dividends	8b. <b>\$0.00</b>	<b>\$0.00</b>
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c. <b>\$0.00</b>	<b>\$0.00</b>
8d. Unemployment compensation	8d. <b>\$0.00</b>	<b>\$0.00</b>
8e. Social Security	8e. <b>\$0.00</b>	<b>\$0.00</b>
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) or any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: _____	8f. <b>\$0.00</b>	<b>\$0.00</b>
8g. Pension or retirement income	8g. <b>\$0.00</b>	<b>\$0.00</b>
8h. Other monthly income. Specify: <b>Avg Net Monthly Bonus</b>	8h. + <b>\$455.00</b>	<b>\$0.00</b>
<b>9. Add all other income.</b> Add lines 8a + 8b + 8c + 8d + 8e + 8f + 8g + 8h.	9. <b>\$455.00</b>	<b>\$0.00</b>
<b>10. Calculate monthly income.</b> Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. <b>\$3,606.91</b>	<b>\$1,880.54</b>
<b>11. State all other regular contributions to the expenses that you list in Schedule J.</b> Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives.  Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify: _____	11. + <b>\$0.00</b>	
<b>12. Add the amount in the last column of line 10 to the amount in line 11.</b> The result is the combined monthly income. Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies.	12. <b>\$5,487.45</b>	<b>Combined monthly income</b>
<b>13. Do you expect an increase or decrease within the year after you file this form?</b> <input checked="" type="checkbox"/> No. <b>None.</b> <input type="checkbox"/> Yes. Explain: _____		



**Fill in this information to identify your case:**

Debtor 1	<b>Richard</b>	<b>David</b>	<b>Froelicher, III</b>
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	<b>Kimberly</b>	<b>M</b>	<b>Froelicher</b>
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: <b>SOUTHERN DISTRICT OF MISSISSIPPI</b>			
Case number (if known)	_____		

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing post-petition chapter 13 expenses as of the following date: \_\_\_\_\_  
MM / DD / YYYY
- ☐ A separate filing for Debtor 2 because Debtor 2 maintains a separate household

**Official Form B 6J****Schedule J: Your Expenses****12/13**

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

**Part 1: Describe Your Household****1. Is this a joint case?**

- ☐ No. Go to line 2.
- ☒ Yes. **Does Debtor 2 live in a separate household?**
- ☒ No
- ☐ Yes. Debtor 2 must file a separate Schedule J.

**2. Do you have dependents?**

Do not list Debtor 1 and Debtor 2.

Do not state the dependents' names.

- ☐ No
- ☒ Yes. Fill out this information for each dependent.....

<b>Dependent's relationship to Debtor 1 or Debtor 2</b>	<b>Dependent's age</b>	<b>Does dependent live with you?</b>
<u>Son</u>	<u>3</u>	<input type="checkbox"/> No
		<input checked="" type="checkbox"/> Yes
<u>Son</u>	<u>5</u>	<input checked="" type="checkbox"/> No
		<input type="checkbox"/> Yes
_____	_____	<input type="checkbox"/> No
		<input type="checkbox"/> Yes
_____	_____	<input type="checkbox"/> No
		<input type="checkbox"/> Yes
_____	_____	<input type="checkbox"/> No
		<input type="checkbox"/> Yes

**3. Do your expenses include expenses of people other than yourself and your dependents?**

- ☒ No
- ☐ Yes

**Part 2: Estimate Your Ongoing Monthly Expenses**

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form B 6I.)

**4. The rental or home ownership expenses for your residence.**  
Include first mortgage payments and any rent for the ground or lot.**If not included in line 4:**

- 4a. Real estate taxes
- 4b. Property, homeowner's, or renter's insurance
- 4c. Home maintenance, repair, and upkeep expenses
- 4d. Homeowner's association or condominium dues

**Your expenses**4. \$963.00

4a. \_\_\_\_\_

4b. \_\_\_\_\_

4c. \_\_\_\_\_

4d. \$16.67

Debtor 1 **Richard** **David** **Froelicher, III**  
 First Name Middle Name Last Name

Case number (if known) \_\_\_\_\_

**Your expenses**

<b>5. Additional mortgage payments for your residence</b> , such as home equity loans	5.	_____
<b>6. Utilities:</b>		
6a. Electricity, heat, natural gas	6a.	<u>\$127.00</u>
6b. Water, sewer, garbage collection	6b.	<u>\$45.00</u>
6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	<u>\$470.00</u>
6d. Other. Specify: _____	6d.	_____
<b>7. Food and housekeeping supplies</b>	7.	<u>\$578.28</u>
<b>8. Childcare and children's education costs</b>	8.	<u>\$400.00</u>
<b>9. Clothing, laundry, and dry cleaning</b>	9.	<u>\$100.00</u>
<b>10. Personal care products and services</b>	10.	<u>\$50.00</u>
<b>11. Medical and dental expenses</b>	11.	<u>\$463.00</u>
<b>12. Transportation.</b> Include gas, maintenance, bus or train fare. Do not include car payments.	12.	<u>\$494.50</u>
<b>13. Entertainment, clubs, recreation, newspapers, magazines, and books</b>	13.	<u>\$100.00</u>
<b>14. Charitable contributions and religious donations</b>	14.	_____
<b>15. Insurance.</b> Do not include insurance deducted from your pay or included in lines 4 or 20.		
15a. Life insurance	15a.	<u>\$70.00</u>
15b. Health insurance	15b.	_____
15c. Vehicle insurance	15c.	<u>\$200.00</u>
15d. Other insurance. Specify: _____	15d.	<u>\$0.00</u>
<b>16. Taxes.</b> Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: _____	16.	_____
<b>17. Installment or lease payments:</b>		
17a. Car payments for Vehicle 1	17a.	_____
17b. Car payments for Vehicle 2	17b.	_____
17c. Other. Specify: _____	17c.	_____
17d. Other. Specify: _____	17d.	_____
<b>18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form B 6I).</b> <b>Court ordered</b>	18.	<u>\$500.00</u>
<b>19. Other payments you make to support others who do not live with you.</b> Specify: <u>Support -edu,med,extra curr</u>	19.	<u>\$200.00</u>
<b>20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.</b>		
20a. Mortgages on other property	20a.	_____
20b. Real estate taxes	20b.	_____
20c. Property, homeowner's, or renter's insurance	20c.	_____
20d. Maintenance, repair, and upkeep expenses	20d.	_____
20e. Homeowner's association or condominium dues	20e.	_____
<b>21. Other.</b> Specify: _____	21.	<b>+</b> _____

Debtor 1 **Richard** **David** **Froelicher, III**  
First Name Middle Name Last Name

Case number (if known) \_\_\_\_\_

- 22. Your monthly expenses.** Add lines 4 through 21.  
The result is your monthly expenses.

22.

**\$4,777.45**

**23. Calculate your monthly net income.**

23a. Copy line 12 (your combined monthly income) from Schedule I.

23a.

**\$5,487.45**

23b. Copy your monthly expenses from line 22 above.

23b.

**— \$4,777.45**

23c. Subtract your monthly expenses from your monthly income.  
The result is your monthly net income.

23c.

**\$710.00**

**24. Do you expect an increase or decrease in your expenses within the year after you file this form?**

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

☒ No.

☐ Yes.

Explain here:

**None.**

B 6 Summary (Official Form 6 - Summary) (12/14)

**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF MISSISSIPPI  
JACKSON DIVISION**

In re **Richard David Froelicher, III**  
**Kimberly M Froelicher**

Case No.

Chapter **13**

**SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$150,000.00		
B - Personal Property	Yes	5	\$72,169.50		
C - Property Claimed as Exempt	Yes	2			
D - Creditors Holding Secured Claims	Yes	2			
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	3			
F - Creditors Holding Unsecured Nonpriority Claims	Yes	6			
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	2			\$5,487.45
J - Current Expenditures of Individual Debtor(s)	Yes	3			\$4,777.45
TOTAL		26	\$222,169.50	\$265,732.00	

**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF MISSISSIPPI  
JACKSON DIVISION**

In re **Richard David Froelicher, III**  
**Kimberly M Froelicher**

Case No.

Chapter **13**

**STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)**

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11, or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

**This information is for statistical purposes only under 28 U.S.C. § 159.**

**Summarize the following types of liabilities, as reported in the Schedules, and total them.**

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	<b>\$500.00</b>
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	<b>\$2,147.00</b>
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	<b>\$0.00</b>
Student Loan Obligations (from Schedule F)	<b>\$43,300.00</b>
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	<b>\$0.00</b>
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	<b>\$0.00</b>
<b>TOTAL</b>	<b>\$45,947.00</b>

**State the following:**

Average Income (from Schedule I, Line 12)	<b>\$5,487.45</b>
Average Expenses (from Schedule J, Line 22)	<b>\$4,777.45</b>
Current Monthly Income (from Form 22A-1 Line 11; OR, Form 22B Line 14; OR, Form 22C-1 Line 14)	<b>\$4,862.50</b>

**State the following:**

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		<b>\$10,418.50</b>
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	<b>\$2,647.00</b>	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		<b>\$0.00</b>
4. Total from Schedule F		<b>\$89,094.00</b>
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		<b>\$99,512.50</b>

B6 Declaration (Official Form 6 - Declaration) (12/07)

In re **Richard David Froelicher, III**  
**Kimberly M Froelicher**

Case No. \_\_\_\_\_  
(if known)

**DECLARATION CONCERNING DEBTOR'S SCHEDULES**  
**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of \_\_\_\_\_ **28** sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date **4/29/2015**

Signature **/s/ Richard David Froelicher, III**  
**Richard David Froelicher, III**

Date **4/29/2015**

Signature **/s/ Kimberly M Froelicher**  
**Kimberly M Froelicher**

[If joint case, both spouses must sign.]

**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF MISSISSIPPI  
JACKSON DIVISION**

In re: **Richard David Froelicher, III**  
**Kimberly M Froelicher**

Case No. \_\_\_\_\_  
(if known)

**STATEMENT OF FINANCIAL AFFAIRS**

**1. Income from employment or operation of business**

None



State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the TWO YEARS immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$19,750.10	YTD 2015
\$213,451.00	2014
\$202,502.00	2013

**2. Income other than from employment or operation of business**

None



State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the TWO YEARS immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**3. Payments to creditors**

**Complete a. or b., as appropriate, and c.**

None



a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 DAYS immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None



b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 DAYS immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,225\*. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

\* Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

None



c. All debtors: List all payments made within ONE YEAR immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**4. Suits and administrative proceedings, executions, garnishments and attachments**

None



a. List all suits and administrative proceedings to which the debtor is or was a party within ONE YEAR immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
Tower Loan vs Joint Debtor			

**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF MISSISSIPPI  
JACKSON DIVISION**

In re: **Richard David Froelicher, III**  
**Kimberly M Froelicher**

Case No. \_\_\_\_\_  
(if known)

**STATEMENT OF FINANCIAL AFFAIRS**

*Continuation Sheet No. 1*

None



b. Describe all property that has been attached, garnished or seized under any legal or equitable process within ONE YEAR immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**5. Repossessions, foreclosures and returns**

None



List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within ONE YEAR immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**6. Assignments and receiverships**

None



a. Describe any assignment of property for the benefit of creditors made within 120 DAYS immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None



b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within ONE YEAR immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**7. Gifts**

None



List all gifts or charitable contributions made within ONE YEAR immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**8. Losses**

None



List all losses from fire, theft, other casualty or gambling within ONE YEAR immediately preceding the commencement of this case OR SINCE THE COMMENCEMENT OF THIS CASE. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**9. Payments related to debt counseling or bankruptcy**

None



List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within ONE YEAR immediately preceding the commencement of this case.

**10. Other transfers**

None



a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within TWO YEARS immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**NAME AND ADDRESS OF TRANSFEEE,  
RELATIONSHIP TO DEBTOR**  
**3rd party**

**DATE**

**DESCRIBE PROPERTY TRANSFERRED  
AND VALUE RECEIVED**  
**2001 Nissan Frontier**  
**\$1000.00**

None



b. List all property transferred by the debtor within TEN YEARS immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.



**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF MISSISSIPPI  
JACKSON DIVISION**

In re: **Richard David Froelicher, III**  
**Kimberly M Froelicher**

Case No. \_\_\_\_\_  
(if known)

**STATEMENT OF FINANCIAL AFFAIRS**

*Continuation Sheet No. 2*

**11. Closed financial accounts**

None



List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within ONE YEAR immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
BancorpSouth	checking	
Trustmark	Savings	

**12. Safe deposit boxes**

None



List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within ONE YEAR immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**13. Setoffs**

None



List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 DAYS preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**14. Property held for another person**

None



List all property owned by another person that the debtor holds or controls.

**15. Prior address of debtor**

None



If the debtor has moved within THREE YEARS immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

**16. Spouses and Former Spouses**

None



If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within EIGHT YEARS immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF MISSISSIPPI  
JACKSON DIVISION**

In re: **Richard David Froelicher, III**  
**Kimberly M Froelicher**

Case No. \_\_\_\_\_  
(if known)

**STATEMENT OF FINANCIAL AFFAIRS**

*Continuation Sheet No. 3*

**17. Environmental Information**

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

- None ☒ a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

- None ☒ b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

- None ☒ c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

**18. Nature, location and name of business**

- None ☒ a. If the debtor is an individual, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within SIX YEARS immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within SIX YEARS immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within SIX YEARS immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within SIX YEARS immediately preceding the commencement of this case.

- None ☒ b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF MISSISSIPPI  
JACKSON DIVISION**

In re: **Richard David Froelicher, III**  
**Kimberly M Froelicher**

Case No. \_\_\_\_\_  
(if known)

**STATEMENT OF FINANCIAL AFFAIRS**

*Continuation Sheet No. 4*

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within SIX YEARS immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement ONLY if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

**19. Books, records and financial statements**

None



a. List all bookkeepers and accountants who within TWO YEARS immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

None



b. List all firms or individuals who within TWO YEARS immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

None



c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

None



d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within TWO YEARS immediately preceding the commencement of this case.

**20. Inventories**

None



a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

None



b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

**21. Current Partners, Officers, Directors and Shareholders**

None



a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

None



b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

**22. Former partners, officers, directors and shareholders**

None



a. If the debtor is a partnership, list each member who withdrew from the partnership within ONE YEAR immediately preceding the commencement of this case.

None



b. If the debtor is a corporation, list all officers or directors whose relationship with the corporation terminated within ONE YEAR immediately preceding the commencement of this case.

**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF MISSISSIPPI  
JACKSON DIVISION**

In re: **Richard David Froelicher, III**  
**Kimberly M Froelicher**

Case No. \_\_\_\_\_  
(if known)

**STATEMENT OF FINANCIAL AFFAIRS**

*Continuation Sheet No. 5*

**23. Withdrawals from a partnership or distributions by a corporation**

None



If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during ONE YEAR immediately preceding the commencement of this case.

**24. Tax Consolidation Group**

None



If the debtor is a corporation, list the name and federal taxpayer-identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within SIX YEARS immediately preceding the commencement of the case.

**25. Pension Funds**

None



If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within SIX YEARS immediately preceding the commencement of the case.

*[If completed by an individual or individual and spouse]*

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date 4/29/2015

Signature /s/ Richard David Froelicher, III  
of Debtor Richard David Froelicher, III

Date 4/29/2015

Signature /s/ Kimberly M Froelicher  
of Joint Debtor Kimberly M Froelicher  
(if any)

*Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both.  
18 U.S.C. §§ 152 and 3571*

**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF MISSISSIPPI  
JACKSON DIVISION**

IN RE: **Richard David Froelicher, III**  
**Kimberly M Froelicher**

CASE NO

CHAPTER **13**

**DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR**

1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept:	<b>\$3,200.00</b>
Prior to the filing of this statement I have received:	<b>\$500.00</b>
Balance Due:	<b>\$2,700.00</b>

2. The source of the compensation paid to me was:
- ☒ Debtor ☐ Other (specify)
3. The source of compensation to be paid to me is:
- ☒ Debtor ☐ Other (specify)
4. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.
- ☐ I have agreed to share the above-disclosed compensation with another person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.
5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:
- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
  - b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required;
  - c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
6. By agreement with the debtor(s), the above-disclosed fee does not include the following services:

**CERTIFICATION**

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

**4/29/2015**

*Date*

**/s/ Frank H. Coxwell**

*Frank H. Coxwell*

*Frank Coxwell*

*500 N State St*

*Jackson, MS 39201*

*Phone: (601) 948-4450 / Fax: (601) 608-7858*

Bar No. MSB#7781

**/s/ Richard David Froelicher, III**

*Richard David Froelicher, III*

**/s/ Kimberly M Froelicher**

*Kimberly M Froelicher*